

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (currently amended) A ~~method for prepaying for goods or services~~
payment service method, the method comprising:
 a payment service provider receiving a set of identifiers from a consumer provider
that are associated with a good or a service of the consumer provider;
 the payment service provider receiving a request from a customer of the consumer
provider to pay for the good or the service, wherein the request includes one of the identifiers,
customer information and a payment;
 creating an electronic record of the payment the customer information and the
identifier; and
 electronically sending the ~~payment~~ electronic record to the consumer provider.
2. (original) A method as in claim 1, further comprising electronically
transferring the payment to a bank account of the consumer provider.
3. (currently amended) A method as in claim 1, further comprising sending
information from the ~~payment~~ electronic record to a switch that is configured to add minutes to a
cell phone number based on the information[[.]], wherein the information identifies a cell phone
number associated with the customer.
4. (currently amended) A method as in claim 1, wherein the request is
entered into a terminal having a processor, and wherein the ~~payment~~ electronic record is
transferred electronically from the terminal to a host computer.
5. (currently amended) A method as in claim 4, wherein the ~~payment~~
electronic record is further transmitted from the host computer to the consumer provider.

6. (original) A method as in claim 4, wherein the set of identifiers are associated with enrollment information obtained from consumers enrolling with the consumer provider, and further comprising electronically sending enrollment information from the consumer provider to the host computer.

7. (original) A method as in claim 6, further comprising periodically receiving updated enrollment information at the host computer.

8. (currently amended) A method as in claim 1, wherein the identifiers are associated with stored value cards, wherein the request to pay for the service comprises a request to pay for one of the stored value cards, and wherein receipt of the electronic ~~payment~~ record is used to activate the stored value card.

9. (original) A method as in claim 8, wherein the stored value card includes phone time.

10. (currently amended) A method as in claim 1, wherein at least some part of the ~~identifiers~~ identifier ~~are~~ is associated with a payment amount as determined by the consumer provider.

11. (original) A method as in claim 10, wherein the payment amount is for a good offered by a consumer provider over the television.

12. (currently amended) A payment system, comprising:
a host computer; and
a database associated with the host computer, the database having a record of a set of identifiers that are associated with a consumer provider;
wherein the host computer is configured to receive a record containing one of the identifiers along with information on a payment and information about a customer, to send information from the record to the consumer provider, and to electronically facilitate the sending of the payment to a bank of the consumer provider.

13. (currently amended) A system as in claim 12, further comprising at least one terminal having a processor that is capable of communicating with the host computer, and wherein the terminal is configured to receive the identifier, the customer information and payment information and to transmit the identifier, the customer information and the payment information to the host computer.

14. (currently amended) A system as in claim 12, further comprising a switch in communication with the host computer, wherein the switch is configured to add phone time to a phone number upon receipt of the identifier, the customer information and payment information from the host computer, and wherein the customer information identifies the phone number.

15. (original) A system as in claim 13, further comprising a printer coupled to the terminal to print a receipt showing the payment.

16. (currently amended) A ~~method for prepaying for goods or services~~ payment service method, the method comprising:

a payment service provider contracting with a consumer provider to provide payment services to the consumer provider's customers, wherein a customer of the consumer provider makes a payment to the payment service provider to obtain a good or a service from the consumer provider;

the payment service provider receiving a set of identifiers from a ~~the~~ consumer service provider that are presentable to the consumer service provider to receive a the good or the service from the consumer service provider, wherein the identifiers are active and do not need activation by the consumer provider prior to issuance to the customer;

receiving a request to pay for the good or the service along with a payment;

associating the payment with one of the identifiers;

creating an electronic record of the payment along with the associated identifier;

and

issuing a receipt that includes the identifier, wherein the identifier is presentable to the consumer ~~service~~ provider to receive the good or the service[[.]]; and
communicating the electronic record to the consumer provider.

17. (original) A method as in claim 16, further comprising entering information on the payment into a terminal having a processor and that contains a record of the associated identifier.

18. (original) A method as in claim 17, further comprising sending the payment information and the associated identifier from the terminal to a host computer.

19. (currently amended) A method as in claim 18, further comprising sending the payment information and the associated identifier from the host computer to the consumer ~~service~~ provider.

20. (original) A method as in claim 16, wherein each identifier is associated with a fixed payment amount.

21. (original) A method as in claim 16, wherein the receipt comprises a sheet of paper having the identifier printed thereon.

22. (currently amended) A method as in claim 16, further comprising sending the payment to a bank account of the consumer ~~service~~ provider, and sending payment information along with the associated identifier to the consumer ~~service~~ provider.

23. (currently amended) A method as in claim 16, wherein the service comprises phone service, and further comprising adding time to the phone upon presentment of the identifier to the consumer ~~service~~ provider.

24. (currently amended) A system to facilitate ~~the prepayment of services a~~
payment service, the system comprising:
a terminal having an input device and a printer;

a host computer maintained by a payment service provider having a record of identifiers that are associated with a good or a service of a consumer provider, wherein the identifiers are active;

wherein the terminal is capable of communicating with the host computer to receive the identifiers, of receiving payment information using the input device, of associating one of the identifiers with the payment information, and to send payment information and the associated identifier back to the host computer, and wherein the terminal is configured to print a receipt with the identifier.

25. (currently amended) A method for activating a service, the method comprising:

a customer establishing an account with a consumer provider, wherein the customer provides information to the consumer provider to establish the account, and wherein the account requires a payment for service activation;

the payment service provider electronically receiving account information from a the consumer service provider, the account information including a required payment for service activation;

the payment service provider receiving a request from the customer to make the required payment along with the payment;

entering payment information into a terminal and creating an electronic record of the payment; and

issuing an identifier to the customer that is presentable to the consumer ~~service~~ provider to activate the service.

26. (currently amended) A method as in claim 26 25, further comprising sending the payment information and the associated identifier to a host computer.

27. (currently amended) A method as in claim 27 26, further comprising sending the payment information and the associated identifier from the host computer to the consumer ~~service~~ provider.

28. (currently amended) A method as in claim ~~26~~ 25, wherein the identifier is issued on a receipt comprising a sheet of paper having the identifier printed thereon.

29. (currently amended) A method as in claim ~~26~~ 25, further comprising sending the payment to a bank account of the consumer ~~service~~ provider, and sending payment information along with the associated identifier to the consumer ~~service~~ provider.

30. (currently amended) A method as in claim ~~26~~ 25, wherein the service comprises phone service, and further comprising activating a the phone service upon presentment of the identifier to the consumer ~~service~~ provider.

31. (currently amended) A system to facilitate the activation of a services service, the system comprising:

a terminal having an input device and a printer;

a host computer maintained by a payment service provider having capable of receiving a service activation account information provided by a consumer provider and an associated identifier, wherein the service activation account information identifies an account a customer has established with the consumer provider;

a storage medium for storing a record of the identifier;

wherein the terminal is capable of communicating with the host computer to receive the service account information and the associated identifier, of receiving payment information using the input device, of associating the identifier with the payment information, and to send payment information and the associated identifier back to the host computer, and wherein the terminal is configured to print a receipt with the identifier; and

wherein the identifier is presentable to the consumer ~~service~~ provider to activate the service.

32-37 (cancelled)

38. (new) A method as in claim 1, wherein the customer information comprises at least one of a name, a social security number, an address, and a telephone number associated with the customer

39. (new) A method as in claim 1, wherein the customer information identifies a customer name and the identifier identifies a cell phone plan, and upon receipt of the customer information and the identifier the consumer provider activates the cell phone plan and creates an account in the customer's name.

40. (new) A payment service method, the method comprising:
a payment service provider contracting with a consumer provider to provide payment services to the consumer provider's customers;
the payment service provider receiving a set of identifiers from the consumer provider that are associated with a service of the consumer provider;
the payment service provider receiving a request from a customer of the consumer provider to pay for the service, wherein the request includes one of the identifiers and a payment;
the payment service provider establishing an account for the customer;
crediting the account with the payment;
associating the account with the identifier;
creating an electronic record of the account and the identifier; and
communicating the electronic record to the consumer provider.

41. (new) The method of claim 39, further comprising transferring funds from the account to the consumer provider.

42. (new) The method of claim 40, wherein the funds are electronically transferred to the consumer provider.

43 (new) The method of claim 39, further comprising
the customer identifying the account and providing a new identifier to the payment service provider;
creating an electronic record of the account and the new identifier;
communicating the electronic record to the consumer provider.

44. (new) A payment service method, the method comprising:

a payment service provider receiving a set of identifiers from a consumer provider, wherein the identifiers are presentable to the consumer provider to receive a good or a service from the consumer provider;

the payment service provider receiving a request to pay for the good or the service along with a payment from a customer of the consumer provider;

establishing an account with the payment service provider for the customer;

crediting the account with the payment;

associating the payment with one of the identifiers;

creating an electronic record of the account along with the associated identifier;

and

issuing a receipt that includes the identifier, wherein the identifier is presentable to the consumer provider to receive the good or the service; and

communicating the electronic record to the consumer provider

45. (new) A payment service method, the method comprising:

a consumer provider issuing an identifier to a customer;

a payment service provider receiving a request from the customer to purchase a good or a service associated with the identifier, wherein the request includes the identifier and a payment;

associating the payment with the identifier;

creating an electronic record of the payment and the identifier;

and electronically communicating the electronic record to the consumer provider.

46. (new) A method as in claim 44, further comprising electronically transferring the payment to a bank account of the consumer provider.

47. (new) A method as in claim 44, further comprising sending information from the electronic record to a switch that is configured to add minutes to a cell phone number based on the information, wherein the identifier identifies a cell phone number associated with the customer.

48. (new) A method as in claim 44, wherein the request is entered into a terminal having a processor, and wherein the electronic record is transferred electronically from the terminal to a host computer.

49. (new) A method as in claim 47, wherein the payment electronic record is further transmitted from the host computer to the consumer provider.